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REMARKS

Applicants have carefully reviewed the Office Action dated December 30, 2003. Claims 1-27 are pending in this application. Applicants have amended Claims 1 and 14 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-6, 13-19 and 26 stand rejected under 35 U.S.C. 103(a) as being unpatentable over *Reber et al* in view of *Light et al.* and Official Notice. This rejection is respectfully traversed with respect to the amended claims.

First, the Examiner had noted that the claims do not require the payment form to be displayed prior to receiving the bar code data from the individual. Applicants note that this is a correct statement on the Examiner's part. All that is required is that the user must view the form prior to completing the transaction. However, prior to reviewing the form, the form is filled out at the vendor location. Therefore, in order to initiate a transaction and have the form presented to the user, the bar code information is sent to the vendor location. The vendor location sends the filled in form back to the user after an automatic fill-in all of this is being done in response to the bar code or unique ID being sent to the vendor location.

The *Reber* reference provides for two bar codes to be placed onto an item. The first bar code identifies the item and the second bar code identifies a user personal identification number. The user personal identification number, contained in the bar code of the user, is sent to the computer processing the transaction for the primary and sole purpose of verification. To facilitate this, this processing location can send a the identification information to a separate remote location on the network for verification. However, there is no information sent from the user location to the processing location to do other than verify that the user is authorized. And such, it is always necessary to scan for the item and for the verification codes. However, all the Examiner indicates is that the Specification at Column 5, Lines 4-32, provides support for the fact that the "profile information" is sent from one location to a vendor location in response to the vendor location processing the bar code. Applicants believe that no

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profile information is in any way associated with the bar code and, as such, such a profile information is not disclosed as being transferred in any form and certainly not in conjunction with the processing of the bar code.

The Examiner notes that *Reber* does not teach filling in the form and the Examiner takes Official Notice of the fact that using the form to collect user information is well-known. Applicants note that the question of user information with a form is well-known, but the combination of something that is known with the processing of a bar code does not suggest that processing of a bar code would in any way be associated with the operation of collecting data. First, there is no form that is set forth in *Reber* that requires information to the "populated area" nor is there any suggestion that the bar code or the personal identification would be utilized in any way to enter information into the form. As such, Applicants believe that, even though this may be well-known, this does not cure the deficiencies in *Reber* with respect to suggesting that such a bar code would be utilized for populating a form. The Examiner has utilized the *Light et al* reference for the support of populating a form. This reference suggests automatically populating a form. *Light et al.* is directed toward the automatic population of a web page. This is facilitated merely by the recognition of a web page that requires data to be disposed thereat. However, there is nothing to indicate that such a form is utilized in a transaction, even though the form must be used for some purpose. Once the user fills the form in, as set forth in Column 6, Lines 43-50, it is set forth that blanks in the form are automatically filled in by the system and then it is up to the user to actually send the form after the user reviews this form and possibly fills in additional information, since the specification indicates specifically that the user must send the form. However, again, this reference merely refers to the filling in of a form. It does not suggest that such filling of the form would be in response to receiving some indicator from a user that would indicate that there is profile information disposed in a data base and this information is then utilized to fill in the form prior to sending to the user, and then transfer of the filled in form to the user. Thus, the user views the information after receiving it from the vendor, it being noted again that the user must view the form prior to completing the transaction. *Reber* does not disclose utilizing the bar code with the personal identification encoded therein for the purpose of in any way affecting the content of a form, and *Light et al.* does not suggest that such form would be filled in in response to the scanning of an encoded

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personal identification code for use in a local operation; rather all *Light et al.* suggests is the possibility of maybe pressing a key to initiate the fill in operation. As such, neither *Reber* nor *Light et al.* or the Official Notice taken by the Examiner, taken singularly or in combination, anticipates or obviates the claims as amended. Therefore, Applicants respectfully request the withdrawal of the 35 U.S.C. 103(a) rejection with respect to Claims 1-6, 13-19 and 26.

Claims 7-9 and 20-22 stand rejected under 35 U.S.C. 103(a) as being unpatentable over *Reber et al.* in view of *Wong et al.* This rejection is respectfully traversed.

The Examiner had noted that Claims 1 and 14 were rejected in view of the combination of *Reber* and *Light et al.* in addition to the Official Notice. Applicants believe that the Examiner meant to combine these references. However, Applicants note that the *Wong et al.* reference does not cure the deficiencies in even this combination. Therefore, Applicants respectfully request withdrawal of the 35 U.S.C. 103(a) rejection with respect to Claims 7-9 and 20-22.

Claims 10 and 23 stand rejected under 35 U.S.C. 103(a) as being unpatentable over *Reber et al.* in view of *Gardenswartz et al.* For the reasons described above with respect to the combination of *Reber*, *Light* and the Official Notice, and the fact that these are dependent claims from Claims 1 and 14, Applicants believe that the addition of the *Gardenswartz et al.* reference does not cure the deficiencies therein and, therefore, Applicants respectfully request the withdrawal of the 35 U.S.C. 103(a) rejection with respect 11,12, 24 and 25.

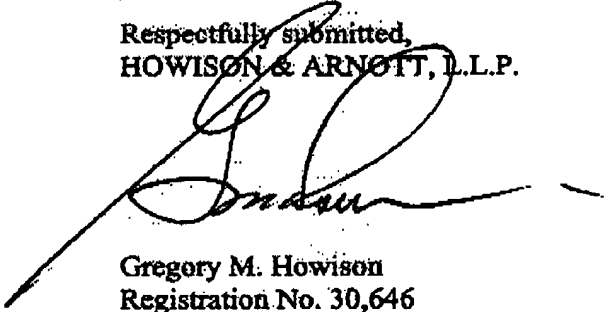
Applicants have now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicants respectfully request full allowance of the claims.

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as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-24,732 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
HOWISON & ARNOTT, L.L.P.



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